

Information to identify the case:

Debtor 1:	Maria M. Salvani	Social Security number or ITIN:	xxx-xx-5316
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter:	7 10/14/19
Case number:	19-29423-JNP		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Maria M. Salvani	
2. All other names used in the last 8 years	aka Maria M. Carmel Pe Salvani	
3. Address	7 Mountain Ln Egg Harbor Township, NJ 08234-9768	
4. Debtor's attorney Name and address	Jeanie D. Wiesner Subranni Zauber Willow Ridge Executive Office Park 750 Route 73 South - Suite 307B Marlton, NJ 08053	Contact phone 856-985-3086
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881
THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED AN AMENDMENT TO THE PETITION ADDING DEBTOR'S ALIAS		

For more information, see page 2 >

Debtor **Maria M. Salvani**

Case number **19-29423-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 11/5/19
<hr/>		
7. Meeting of creditors	November 14, 2019 at 09:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	1423 Tilton Road, Suite 5, Northfield, NJ 08225
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<hr/>		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<hr/>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/13/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
<hr/>		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
<hr/>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<hr/>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<hr/>		

Certificate of Notice Page 4 of 6

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maria M. Salvani
 Debtor

Case No. 19-29423-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 61

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db Maria M. Salvani, 7 Mountain Ln, Egg Harbor Township, NJ 08234-9768
 518510639 Advanced Call Center Technologies, POB 9091, Gray, TN 37615-9091
 518510640 +Allied Interstate, LLC, POB 4000, Warrenton, VA 20188-4000
 518510641 Allied Interstate, LLC, PO Box 1954, Southgate, MI 48195-0954
 518510645 Atlanticare Clinical Lab, PO Box 785616, Philadelphia, PA 19178-5616
 518510648 Bank Of America, PO Box 15284, Wilmington, DE 19850-5284
 518510650 Bank Of America National Association, 4909 Savarese Cir, Tampa, FL 33634-2413
 518510653 Citicard - AAdvantage Platinum Card, PO Box 6062, Sioux Falls, SD 57117-6062
 518510658 Credit Control LLC, Attn: Bank of America, PO Box 546, Hazelwood, MO 63042-0546
 518510659 Dental Arts of South Jersey, 1001 Laurel Oak Rd Ste C1, Voorhees, NJ 08043-3512
 518510660 Discover Bank - 'more' card, PO Box 71084, Charlotte, NC 28272-1084
 518510662 English Creek Self Storage, 1187 Ocean Heights Ave, Egg Harbor, NJ 08215
 518510664 Extra Space Storage, 6698 Washington Ave, Egg Harbor Township, NJ 08234-1825
 518510666 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster Garbus & Garbus, 60 Motor Parkway Attn: Discover Bank, Commack, NY 11725-0000)
 518510667 Green Lawn Fertilizing, 1004 Saunders Ln, West Chester, PA 19380-4218
 518510668 Hayt Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
 518510670 +Midland Funding, 320 E Big Beaver Rd, Troy, MI 48083-1271
 518510671 Monarch Recovery MGMNT Inc, 3260 Tillman Dr Ste 75, Bensalem, PA 19020-2059
 518510673 +NJR Clean Energy Ventures, 1415 Wyckoff Rd, Farmingdale, NJ 07727-3940
 518510674 NJR Clean Energy Ventures Corp, 1415 Wyckoff Rd, Farmingdale, NJ 07727-3940
 518510672 Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581
 518510675 Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
 518510682 Schachter & Portnoy, LLC, 3490 US Route ONE Ste 6, Princeton, NJ 08540
 518510693 The Dermatology Group, PO Box 791486, Baltimore, MD 21279-1486
 518510694 United Collection Bureau, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jwiesner@subranni.com Nov 06 2019 00:15:12 Jeanie D. Wiesner,
 Subranni Zaubner, Willow Ridge Executive Office Park, 750 Route 73 South - Suite 307B,
 Marlton, NJ 08053
 tr +EDI: FDSSTANGER.COM Nov 06 2019 04:38:00 Douglas S. Stanger, Flaster/Greenberg,
 646 Ocean Heights Avenue, Linwood, NJ 08221-1011
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2019 00:17:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2019 00:17:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518510642 EDI: AMEREXPR.COM Nov 06 2019 04:38:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 518510643 +E-mail/Text: bky@americanprofit.net Nov 06 2019 00:17:30 American Profit Recovery,
 34405 W. 12 Mile Rd, Ste 379, Farmington Hills, MI 48331-5608
 518510644 E-mail/Text: ACF-EBN@acf-inc.com Nov 06 2019 00:15:24 Atlantic Credit & Finance, Inc.,
 PO Box 13386, Roanoke, VA 24033-3386
 518510646 E-mail/Text: maria.herron@atlanticare.org Nov 06 2019 00:17:07 Atlanticare Surgery Center,
 2500 English Creek Ave Ste 702, Egg Harbor Township, NJ 08234-5549
 518510649 EDI: BANKAMER.COM Nov 06 2019 04:33:00 Bank Of America, PO Box 15019,
 Wilmington, DE 19886-5019
 518510647 EDI: BANKAMER.COM Nov 06 2019 04:33:00 Bank Of America, PO Box 31785,
 Tampa, FL 33631-3785
 518510656 EDI: WFNNB.COM Nov 06 2019 04:38:00 Comenity Bank/Ann Taylor, PO Box 182789,
 Columbus, OH 43218-2789
 518510651 E-mail/Text: cms-bk@cms-collect.com Nov 06 2019 00:16:34 Capital Management Services,
 698 1/2 S Ogden St, Buffalo, NY 14206-2317
 518510652 EDI: CAPITALONE.COM Nov 06 2019 04:38:00 Capital One Bank USA NA, POB 85619,
 Richmond, VA 23285-5619
 518510654 +E-mail/Text: mediamanagers@clientservices.com Nov 06 2019 00:15:57 Client Services Inc.,
 3451 Harry S Truman Blvd, St. Charles, MO 63301-9816
 518510655 EDI: WFNNB.COM Nov 06 2019 04:38:00 Comenity - Loft, PO Box 659569,
 San Antonio, TX 78265-9569
 518510657 EDI: WFNNB.COM Nov 06 2019 04:38:00 Comenity-Victorias Secret, PO Box 182789,
 Columbus, OH 43218-2789
 518510661 E-mail/Text: bankruptcy.bnc@ditech.com Nov 06 2019 00:16:33 Ditech Financial LLC,
 PO Box 6172, Rapid City, SD 57709-6172
 518510663 E-mail/Text: bknotice@ercbpo.com Nov 06 2019 00:17:11 ERC, PO Box 23870,
 Jacksonville, FL 32241-3870
 518510665 +EDI: FSAE.COM Nov 06 2019 04:38:00 Firstsource Advantage, LLC, POB 628,
 Buffalo, NY 14240-0628
 518510669 +EDI: MID8.COM Nov 06 2019 04:38:00 Midland Credit Management, 8875 Aero Dr., Ste 200,
 San Diego, CA 92123-2255
 518510681 EDI: PRA.COM Nov 06 2019 04:38:00 Portfolio Recovery Assoc., 120 Corporate Blvd,
 Norfolk, VA 23502-4962

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 61

Date Rcvd: Nov 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518510676	EDI: PRA.COM Nov 06 2019 04:38:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962
518510677	EDI: PRA.COM Nov 06 2019 04:38:00	Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914
518510685	EDI: RMSC.COM Nov 06 2019 04:33:00	SYNCB / GAP DC, PO Box 960017, Orlando, FL 32896-0017
518510686	EDI: RMSC.COM Nov 06 2019 04:33:00	SYNCB / Lowes, PO Box 965005, Orlando, FL 32896-5005
518510688	EDI: RMSC.COM Nov 06 2019 04:33:00	SYNCB/Care Credit, PO Box 960061, Orlando, FL 32896-0061
518510689	EDI: RMSC.COM Nov 06 2019 04:33:00	SYNCB/JC Penney, PO Box 960090, Orlando, FL 32896-0090
518510690	EDI: RMSC.COM Nov 06 2019 04:33:00	SYNCB/Sams Club, PO Box 530942, Atlanta, GA 30353-0942
518510691	EDI: RMSC.COM Nov 06 2019 04:33:00	SYNCHRONY Bank, PO Box 960013, Orlando, FL 32896-0013
518510683	E-mail/Text: jennifer.chacon@spservicing.com Nov 06 2019 00:18:04	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518510684	+E-mail/Text: courts@southjerseyfcu.com Nov 06 2019 00:17:03	South Jersey Federal Credit Union, POB 5530, Deptford, NJ 08096-0530
518510687	EDI: RMSC.COM Nov 06 2019 04:33:00	Syncb /Gap, PO Box 965005, Orlando, FL 32896-5005
518512455	+EDI: RMSC.COM Nov 06 2019 04:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518510692	EDI: RMSC.COM Nov 06 2019 04:33:00	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
518510696	EDI: WFFC.COM Nov 06 2019 04:38:00	WF Financial Cards, PO Box 14517, Des Moines, IA 50306-3517
518510695	EDI: WFFC.COM Nov 06 2019 04:38:00	Wells Frgo Financial, PO Box 29704, Phoenix, AZ 85038-9704

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518510679*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067	(address filed with court: Portfolio Recovery Assoc., 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952)
518510680*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067	(address filed with court: Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502)
518510678*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067	(address filed with court: Portfolio Recovery Assoc., POB 12914, Norfolk, VA 23541-0000)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2019 at the address(es) listed below:

Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Jeanie D. Wiesner on behalf of Debtor Maria M. Salvani jwiesner@subranni.com,
dhoff@subranni.com;cwild@subranni.com;tom@subranni.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3